



## Open Enrollment Changes will become effective January 1, 2010.

### HOW TO CHANGE YOUR HEALTH PLAN ON LINE

On line changes are applicable **only** for changing from health plan to health plan. Steps to follow when changing your health plan on line:

1. Sign on to the *myFresnoState* portal
2. Select/Click on Employee Self Service
3. Select Benefits
4. Select Benefits Open Enrollment

This feature is the latest addition to providing employees with HR-related data including electronic paychecks, compensation history, and personal demographic information. We encourage all employees to use this access to review personal information and, if needed, to change health care plans during the open enrollment period. Visit the Employee Self Service area at [myFresnoState](#) portal and select **Benefits** to view your Benefits Summary.

### CALPERS GUIDELINES

#### Eligible Dependents

- Spouse and Domestic Partners (same-sex over the age of 18 or opposite sex-partners if over the age of 62).
- Unmarried, under the age of 23 – Natural children, stepchildren or adopted children
- Economically dependent children (contact Human Resources for additional paperwork).

#### When May I Add or Delete Dependents?

- Open Enrollment (Mid-September through Mid-October) and will become effective January 1<sup>st</sup>.
- Additions and deletions of eligible dependents are effective the first of the month following the family status change. You have **60 days** from the date of marriage, birth, or adoption to enroll your eligible dependent.

#### Family Status Changes include:

- Marriage and Domestic Partnership (**Requires Copy of Marriage Certificate or Declaration Domestic Partnership**);
- Birth of a child, Acquisition of a dependent child (economically dependent child);
- Marriage of a dependent child (natural, stepchild, adopted or economically dependent);
- Eligible dependent moves out;
- Divorce, Legal Separation and Death

**Although CalPERS administers our health plans, all changes MUST be coordinated through Human Resources. It is the employee's responsibility to notify Human Resources when there are any changes in their family status.**

**Spouse or Domestic Partner: A copy of the marriage certificate or Declaration of Domestic Partnership and Social Security number are required.** Former spouses or domestic partners are not eligible.

**Children:** Your children, adopted children, or stepchildren must be under age 23 and never married - regardless of whether or not they are living with you. **A birth certificate, adoption papers or other supporting documents are required.**

A child over age 23, who has never married and is incapable of self support due to a mental or physical condition that existed prior to age 23, may be included when you first enroll. A Questionnaire for the **CalPERS Disabled Dependent Benefit Form (HBD-98) and Medical Report for the CalPERS Disabled Dependent Benefit Form (HBD-34)** must be approved by CalPERS prior to enrollment and must be updated upon request.

Another person's child under age 23 who has never married may be eligible for coverage if you have been granted custody or joint custody by a court or the child resides with you. An **Affidavit of Eligibility of Economically-Dependent Children Form (HBD-35)** must be filed prior to enrollment and must be updated upon request.

**Split Enrollments:** Members who are married and who both work or worked (retirees), for agencies in the CalPERS Health Program can enroll separately. If you and your spouse enroll separately, you must enroll all eligible family members, regardless of the relationship, under only one of you. Dependents cannot be split between parents. For example, if a CalPERS member with children marries another CalPERS member with children and each member has their own enrollment in the CalPERS Health Program, all children must be enrolled under one parent. The effective date of coverage will be the first of the month following the date of marriage. If split enrollments are discovered, they will be retroactively corrected. You will be responsible for all costs incurred from the date the split enrollment began.

**Dual Coverage:** You cannot be enrolled in a CalPERS health plan as a member and a dependent or as a dependent on two enrollments. This is called dual coverage and it is against the law. When dual coverage is discovered the coverage will be retroactively canceled. You may have to pay for all costs incurred from the date the dual coverage began.